



The Right Choice for Your District and Your Members.

RIDER TO OVERVIEW

ACTIVE EMPLOYEE ELIGIBILITY POLICY

This document is a rider to the overview of the eligibility policy revised on May 1, 2008. If you would like a complete copy of this policy please contact your district office or CVT.

WHO IS ELIGIBLE FOR COVERAGE

Child

Child of an enrolled employee or domestic partner under 26 years of age:

- Natural child
- Adopted child
- Step child
- Child of an eligible, covered domestic partner
- Unmarried child under legal guardianship - A dependent child under a court ordered legal guardianship of the employee is eligible for coverage, provided they meet all other eligibility requirements. Please note: eligibility ends on the date of expiration of the court awarded guardianship or upon the 18th birthday of the minor child, whichever comes first.

Permanently disabled child: An unmarried permanently disabled child who is presently covered with CVT as a dependent may continue as a dependent regardless of age provided the disabling condition existed before the child attained the age of 26.

Permanently disabled dependents under the age of 26 are eligible for coverage when a new group enrolls or an existing group enrolls a new employee with an unmarried, permanently disabled child, if the employee provides proof that the dependent was an accepted and covered disabled dependent on a medical plan immediately prior to requesting enrollment in CVT.

WHO IS NOT ELIGIBLE FOR COVERAGE

Dependents of employees are not eligible for coverage unless the employee is enrolled for coverage. Persons not specifically included as eligible above are not eligible for coverage. This includes, but is not limited to, the following:

Custodial Child: A child in the custody of an employee or the employee's spouse or domestic partner, whether voluntary or court ordered, whose custody will not culminate in a superior court "Decree of Adoption" or "Court Ordered Legal Guardianship" is not eligible for coverage.

Foster Child: A child placed in the home of an employee or an employee's spouse or domestic partner by a state or federal agency, while awaiting adoption by someone other than the employee or his or her domestic partner, is not eligible for coverage.

Grandchild: The grandchild of an employee or an employee's spouse or domestic partner who does not qualify as either the employee's, or the employee's spouse or domestic partner's legally adopted child, or is not under court ordered legal guardianship, is not eligible for coverage.

Child of a Dependent Child: A child of a dependent child of an employee or an employee's spouse or domestic partner is not eligible for coverage.

Dependent Adult: The parent or step-parent of an employee or the parent or step-parent of an employee's spouse or domestic partner is not eligible for coverage, even though the parent or step-parent may qualify as a dependent for financial purposes under the IRS Code.

TERMINATION OF ELIGIBILITY

Eligibility in the California's Valued Trust will be terminated for any of the following reasons or circumstances:

Dependent of Employee: The eligibility and/or coverage of a dependent of an employee terminates on the last day of the month in which one of the following events occurs:

- The group to which the dependent belongs withdraws from California's Valued Trust.
- The employee under whom the dependent is eligible terminates coverage.
- The employee's eligibility under which the dependent is eligible terminates.
- The employee dies, unless extended coverage for dependents is provided for in the collective bargaining agreement or district board policy and the district pays all or part of the contribution. **Documentation is required.**
- A spouse's eligibility terminates as of the date of the final divorce decree. **Documentation is required.**
- A domestic partner's eligibility terminates on the date of the termination of the domestic partnership. **Documentation is required.**
- The date of expiration of a court awarded guardianship or upon the 18th birthday of the minor child, whichever comes first.

The eligibility and coverage of all employees, district-paid retirees, self-paid retirees, COBRA participants and all dependents will terminate as of the date the California's Valued Trust is dissolved by its Board of Trustees.